

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number	09/779,950
Filing Date	February 9, 2001
First Named Inventor	Nigel KNIGHT et al.
Art Unit	3624
Examiner Name	Daniel S. FELTEN
72167.000237	47004.000247

DEC 1-2 2005

Sheet 7 of 7

124.	DECOVNY, Net Scope, Banking Technology, 05/1997
125.	Nokia Announces the World's First NFC Enabled Mobile Product for Contactless Payment and Ticketing, PRNewswire, 02/09/2005
126.	ANONYMOUS, Operating in a multi-currency environment, ProQuest document ID 9215937, ISSN/ISBN 09589309, 10/1995
127.	Payment data, www.paymentdata.com, 03/05/2004
128.	MAHER AND TROUTMAN, Payor's Prescription for Painless Migration to Electronic Healthcare Payments and Remittance Advices, PNC Bank, 12/2001
129.	Press Release, March 5, 2004, Payment Data Systems Files Patent on Debit Card Payment Solution, American City Business Journals, Inc., 03/05/2004
130.	MAHER AND TROUTMAN, Provider's Prescription for Painless Migration to Receipt of Electronic Healthcare Payments and Remittance Advices, PNC Bank, 12/2001
131.	ANONYMOUS, Systems spell change for foreign exchange, Global Investor, ProQuest document ID 1056152B, ISSN/ISBN: 09513604, 11/1996
132.	FRENCH, Tech Stocks: Market Movers, Investors Worry CheckFree Being Chased from Its Own Game, http://www.thestreet.com, 06/20/2002
133.	Technology, In Brief Wachovia-InteliData Deal, 05/07/2002
134.	ZUCKERMAN, The Hedge-Fund Craze, The Wall Street Journal, 06/12/2002
135.	MCDONALD, The Stars in the Sky Flicker, And Fund Stars Do the Same, The Wall Street Journal, 01/15/2003
136.	COHEN, International Banking and Financial Market Developments, BIS Quarterly Review, 02/2000
137.	Finance & Development, Management Risks to the International Banking System, 12/1996
138.	NORTON, International Banking Law On The Threshold of the Twenty-First Century, Essays in International Financial & Economic Law, No. 1, 07/1996

EXAMINER SIGNATURE

Daniel M.

DATE CONSIDERED

02/07/05

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	09/779,950
Filing Date	February 9, 2001
First Named Inventor	Nigel KNIGHT et al.
Art Unit	3624
Examiner Name	Daniel S. FELTEN
72167.000237	47004.000247

Sheet 6 of 7

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
S	111.	Annual Report Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934, Form 10-K, Intelidata Technologies Corporation, Fiscal Year Ended 12/31/2001	
	112.	CESNaBANCO introduces stored value card technology blockbuster video is first merchant partner 01/15/1996	
	113.	ANONYMOUS, Chase Manhattan introduces new FEDI payables product, ProQuest document ID: 7806951, ISSN/ISBN: 02686635, 05/1995	
	114.	BILLS, Chase Pact Done, What's Next for Web Vendors?, The American Banker, Technology Section, 06/03/2002, p. 23	
	115.	REINBACH, Chase steps up treasury system, ProQuest document ID 8723558, ISSN/ISBN: 10459472, 11/1995	
	116.	ANONYMOUS, Chasing the global trend, Cash Management News, proQuest document ID 9319923, ISSN/ISBN: 02686635, 12/1995	
	117.	MARJANOVIC, Corporate Services: Chase Gears Up Global Payments System Series: 16, The American Banker, Vol. 160, Issue 174, 09/11/1995, p. 41	
	118.	GLUCK, Creating a Global Cash-Management Game Plan, Bank Systems & Technology, 02/1997, p. 28	
	119.	LAMOND, Credit Card Transactions Real World and Online, Paying By Credit Card-Real World and Online, http://www.virtualschool.edu/mon/ElectronicProperty/klamond/credit , printed 7/8/2005, 17 pages	
	120.	LAMOND, KEITH, Credit Card Transactions Real World and Online, http://www.virtualschool.edu/mon/ElectronicProperty/klamond/credit_card.htm , pp. 1-17, printed 7/8/2005	
	121.	CARREKER, Electronic check presentment: Capturing new technology, http://proquest.umi.com , Banking Management, Rolling Meadows: Vol. 71, Issue 2, Mar/Apr 1995, p. 32, 5 pages	
	122.	First Data markets stored-value cards, Cards International, 01/30/1996, p. 5	
	123.	Money, Initial Launch to 200 Credit Unions, USA Today.com, 06/27/2002	

EXAMINER SIGNATURE

DATE CONSIDERED

07/07/06

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.